

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

William H. Oliver, Jr., Esq.
OLIVER & LEGG, LLC
2240 Highway 33, Suite 112
Neptune, New Jersey 07753
732-988-1500
Attorney for Debtor(s) Patricia Bacon
courtdocs@oliverandlegg.com

In Re:

Patricia Bacon
Debtor

Case No.: 17-23764

Chapter: 7

Adv. No.: _____

Hearing Date: _____

Judge: KCF

CERTIFICATION OF SERVICE

1. I, Marie Chamra :

☒ represent _____ in this matter.


☒ am the secretary/paralegal for William H. Oliver, Jr, who represents
_____ in this matter.

☐ am the _____ in this case and am representing myself.

2. On 4/28/2022, I sent a copy of the following pleadings and/or documents
to the parties listed in the chart below.
Order for Amendment to Schedules and Notice of Bankruptcy

3. I certify under penalty of perjury that the above documents were sent using the mode of service
indicated.

Date: 4/28/2022


Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Shop HQ PO Box 88 Farmingdale, NY 11735-0088 Att: President, Vice President, Officer, Managing Or General Agent Or Any Other Agent Authorized By Appointment Or By Law To Receive Service Of Process	creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
NJ American Water Two Gateway Center Newark, NJ 07102 Att: President, Vice President, Officer, Managing Or General Agent Or Any Other Agent Authorized By Appointment Or By Law To Receive Service Of Process	creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Optimum Cable PO Box 371897 Pittsburgh, PA 15250-7897 Att: President, Vice President, Officer, Managing Or General Agent Or Any Other Agent Authorized By Appointment Or By Law To Receive Service Of Process	creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Shore Spine & Pain 1215 Route 70 Ste 1001 Lakewood, NJ 08701-6958 Att: President, Vice President, Officer, Managing Or General Agent Or Any Other Agent Authorized By Appointment Or By Law To Receive Service Of Process	creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Jersey Central Power P.O. Box 3687 Akron, OH 44309-3687 Att: President, Vice President, Officer, Managing Or General Agent Or Any Other Agent Authorized By Appointment Or By Law To Receive Service Of Process	creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)

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Jersey Central Power P.O. Box 3687 Akron, OH 44309-3687 Att: President, Vice President, Officer, Managing Or General Agent Or Any Other Agent Authorized By Appointment Or By Law To Receive Service Of Process	creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Bank of America co KML Law Group PC 216 Haddon Ave Suite 406 Collingswood, NJ 08108 Att: President, Vice President, Officer, Managing Or General Agent Or Any Other Agent Authorized By Appointment Or By Law To Receive	creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Bradley Oil Co 706 Lareine Ave Bradley Beach, NJ 07720 Att: President, Vice President, Officer, Managing Or General Agent Or Any Other Agent Authorized By Appointment Or By Law To Receive Service Of Process	creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Orthopedic Institute 226 Rte 37 West Toms River, NJ 08755 Att: President, Vice President, Officer, Managing Or General Agent Or Any Other Agent Authorized By Appointment Or By Law To Receive Service Of Process	creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Orthopedic Institute 226 Rte 37 West Toms River, NJ 08755 Att: President, Vice President, Officer, Managing Or General Agent Or Any Other Agent Authorized By Appointment Or By Law To Receive Service Of Process	creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Kathleen R. Wall, Esq. 2640 Highway 70 re: DC005567-03 Manasquan, NJ 08736 Att: President, Vice President, Officer, Managing Or General Agent Or Any Other Agent Authorized By Appointment Or By Law To Receive	creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Jersey Discount Oil Company PO Box 248 Oakhurst, NJ 07755 Att: President, Vice President, Officer, Managing Or General Agent Or Any Other Agent Authorized By Appointment Or By Law To Receive Service Of Process	creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Jersey Discount Oil Company 9 Central Ave Red Bank, NJ 07701 Att: President, Vice President, Officer, Managing Or General Agent Or Any Other Agent Authorized By Appointment Or By Law To Receive Service Of Process	creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Credit One Bank co LVNV 55 Beattie Place Suite 110 Okatie, SC 29909 Att: President, Vice President, Officer, Managing Or General Agent Or Any Other Agent Authorized By Appointment Or By Law To Receive	creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Credit One Bank/LVNV co Stenger & Stenger 2618 East Paris Ave SE Grand Rapids, MI 49546 Att: President, Vice President, Officer, Managing Or General Agent Or Any Other Agent Authorized By Appointment Or By Law To Receive	creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Credit Acceptance 25505 West 12 Mile Rd Suite 3000 Southfield, MI 48034 Att: President, Vice President, Officer, Managing Or General Agent Or Any Other Agent Authorized By Appointment Or By Law To Receive	creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Credit One Bank P. O. Box 60500 City Of Industry, CA 91716-0500 Att: President, Vice President, Officer, Managing Or General Agent Or Any Other Agent Authorized By Appointment Or By Law To Receive Service Of Process	creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
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Form oresadoc - oresadocv27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 17-23764-KCF
Chapter: 7
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Patricia Ann Bacon
aka Patricia Ann Waters
1406 6th Avenue
Neptune, NJ 07753

Social Security No.:
xxx-xx-9894

Employer's Tax I.D. No.:

**ORDER RESPECTING
AMENDMENT TO SCHEDULE D, E/F, G OR H
OR LIST OF CREDITORS**

The Court having noted that the debtor filed an Amendment to Schedule D,E/F on April 20, 2022 or to the List of Creditors on n/a , and for good cause shown, it is

ORDERED that the debtor must provide notice of the Amendment to the creditor(s) or party(ies) being deleted, added or modified and to the trustee in the case, if any, not later than 7 days after the date of this Order.

It is further ORDERED that the debtor(s) must serve on added creditors or parties, not later than 7 days after the date of this Order, the following:

1. A copy of the applicable Notice of Chapter 7 Bankruptcy Case, and
2. In a Chapter 11 case:
 - a) a copy of the last modified plan and disclosure statement, if any, and
 - b) a copy of any order approving the adequacy of the disclosure statement and/or the scheduling of the plan for confirmation.
3. In a Chapter 12 or Chapter 13 case:
 - a) a copy of the Notice of Hearing on Confirmation of Plan, if any, and
 - b) a copy of the last modified plan that has been filed in the case.

It is further ORDERED that not later than 7 days after the date of this Order, the debtor(s) must file the Local Form, Certification of Service, certifying compliance with the above requirements.

It is further ORDERED that the added creditors or parties have

1. until the original deadline, if any, fixed by the court to file a complaint to object to the debtor's discharge or dischargeability of certain debts, or sixty 60 days from the date of this Order, whichever is later;
2. until the original deadline, if any, fixed by the Court to file a proof of claim or required supplement,

or sixty 60 days from the date of this Order, whichever is later;

3. until the original deadline fixed by the Court to object to exemptions, or thirty 30 days from the date of this Order, whichever is later.

Dated: April 21, 2022
JAN: wdr

Kathryn C. Ferguson
United States Bankruptcy Judge

Information to identify the case:

Debtor 1: <u>Patricia Ann Bacon</u>			Social Security number or ITIN: xxx-xx-9894	
First Name	Middle Name	Last Name	EIN: --	
Debtor 2: _____			Social Security number or ITIN: _____	
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN: --
United States Bankruptcy Court: District of New Jersey			Date case filed in chapter: 13 7/7/17	
Case number: 17-23764-KCF			Date case converted to chapter: 7 4/13/22	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Patricia Ann Bacon	
2. All other names used in the last 8 years	aka Patricia Ann Waters	
3. Address	1406 6th Avenue Neptune, NJ 07753	
4. Debtor's attorney Name and address	William H. Oliver, Jr. Oliver & Legg, LLC 2240 State Highway 33 Suite 112 Neptune, NJ 07753	Contact phone 732-988-1500 Email: courtdocs@oliverandlegg.com
5. Bankruptcy trustee Name and address	Thomas Orr Law Office of Thomas J. Orr 321 High Street Burlington, NJ 08016-4496	Contact phone (609) 386-8700

For more information, see page 2 >

Case number 17-23764-KCF

402 East State Street
Trenton, NJ 08608

Additional information may be available at the
Court's Web Site:
www.njb.uscourts.gov.

Contact phone 609-858-9333

Date: 4/14/22

May 9, 2022 at 11:30 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.

The presumption of abuse does not arise.

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

Filing deadline: 7/8/22

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).

You must file a motion:

- if you assert that the discharge should be denied under § 727(a)(8) or (9).

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.